

Set	Items	Description
S1	20	(DEBT())CONCENTRAT???) (S) (INSTRUMENT OR LOAN? ? OR BOND? ?) - (S) (CHANG??? OR ADJUST???? OR MODIF?)
S2	18	RD (unique items)
? show file		
File 15:	ABI/Inform(R)	1971-2006/Jun 12 (c) 2006 ProQuest Info&Learning
File 20:	Dialog Global Reporter	1997-2006/Jun 12 (c) 2006 Dialog
File 88:	Gale Group Business A.R.T.S.	1976-2006/Jun 02 (c) 2006 The Gale Group
File 148:	Gale Group Trade & Industry DB	1976-2006/Jun 09 (c) 2006 The Gale Group
File 267:	Finance & Banking Newsletters	2006/May 30 (c) 2006 Dialog
File 340:	CLAIMS(R)/US Patent	1950-06/Jun 08 (c) 2006 IFI/CLAIMS(R)
File 342:	Derwent Patents Citation Indx	1978-05/200635 (c) 2006 The Thomson Corp.
File 349:	PCT FULLTEXT	1979-2006/UB=20060608, UT=20060601 (c) 2006 WIPO/Univentio
File 541:	SEC Online(TM) Annual Repts	1997/Sep W3 (c) 1987-1997 SEC Online Inc.
File 542:	SEC Online(TM) 10-K Reports	1997/Sep W3 (c) 1987-1997 SEC Online Inc.
File 543:	SEC Online(TM) 10-Q Reports	1997/Sep W3 (c) 1987-1997 SEC Online Inc.
File 545:	Investext(R)	1982-2006/Jun 11 (c) 2006 Thomson Financial Networks
File 654:	US Pat.Full.	1976-2006/Jun 08 (c) Format only 2006 Dialog
File 774:	EdgarPlus(TM)-Prospectuses	2006/Jun 02 (c) 2006 Disclosure Inc
File 775:	EdgarPlus(TM)-Reg. Statements	2006/Jun 02 (c) 2006 Disclosure Inc
File 778:	EdgarPlus(TM)-10-K & 20-F Filings	2006/Jun 02 (c) 2006 Disclosure Inc
File 993:	NewsRoom	2004 (c) 2006 Dialog

2/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00754538 94-03930
Endogenous creditor seniority and external debt values
Dooley, Michael; Stone, Mark R
International Monetary Fund Staff Papers v40n2 PP: 395-413 Jun 1993
ISSN: 0020-8027 JRNL CODE: IMF
WORD COUNT: 5107

...TEXT: impact on debt prices.

The inability of country-specific measures to explain the drop in loan prices has provided scope for empirical verification of an alternative view of debt price determination...

...used to support the importance of creditor behavior. Examples of such measures include proxies for loan -loss reserves (either a dummy variable for the periods of reserve changes or an aggregate measure of U.S. bank reserves for all countries), (11) as well as the amount of debt concentrated in large banks(12) and bank capitalization.(13) These results call into question the efficacy of using secondary-market loan prices in debt restructuring since participants could benefit from agreements that exploit these market imperfections...

2/3,K/2 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2006 Dialog. All rts. reserv.

35013797
Q4 2003 Companhia Energetica de Minas Gerais (CEMIG) Earnings Conference
Call - Part 1
FAIR DISCLOSURE WIRE
April 01, 2004
JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 4801

... currency we reduced the debt substantially. This reduction of R\$400m is due to a change in the exchange rate. Now we have a reduced debt in foreign currency and with...

... are within the limits of the public debt. Because of that, we cannot receive such loans . We were able to obtain from BNDES R\$335m, R\$176m and such funds from...

2/3,K/3 (Item 1 from file: 88)
DIALOG(R)File 88:Gale Group Business A.R.T.S.
(c) 2006 The Gale Group. All rts. reserv.

03723087 SUPPLIER NUMBER: 17479018
External debt and policy controversy in Korea. (South Korea)
Cho, Jae Ho
Southern Economic Journal, v62, n2, p467(14)
Oct, 1995
ISSN: 0038-4038 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 6637 LINE COUNT: 00545

... regarding management of external debt concentrated on repayment of external debt. A number of proposed loans were rejected by the government. Furthermore, the schedule for repaying existing debt was revised. The...

...suggested that the country should take advantage of currently favorable external conditions to start the adjustment process; resulting in much structural strength for the Korean economy without going into recession. In ...

2/3,K/4 (Item 1 from file: 267)
DIALOG(R) File 267: Finance & Banking Newsletters
(c) 2006 Dialog. All rts. reserv.

04539574

Russian Crisis - Special Report, Devaluation, default and despair
Central European
September 10, 1998 PAGE: 22, 028 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: EUROMONEY ELECTRONIC PUBLICATIONS
LANGUAGE: ENGLISH WORD COUNT: 3307 RECORD TYPE: FULLTEXT

(c) EUROMONEY ELECTRONIC PUBLICATIONS All Rts. Reserv.

TEXT:

...fear is that the sovereign will be forced to default not only on its rouble debt, concentrated in the \$40bn GKO market, but also on its foreign currency obligations. These include \$9bn of dollar-denominated MinFin bearer bonds, Eurobonds with a face value of \$15.8bn, (currently trading at 30 cents in the...of a bail-out of the other banks has also increased a result of the change in government.

<<BL>>

"There is a strong feeling that Chernomyrdin is more likely to prop...

...a lot sooner."

<<BL>>

A key issue is the status of \$10bn worth of MinFin bonds. These are dollar-denominated notes created in 1993 to compensate holders of frozen bank accounts...coupon payments," says Fitch IBCA's Riley.

<<BL>>

However, the prices of Russia's dollar bonds have plummeted to levels which indicate the practical certainty of default.

<<BL>>

According to Christopher...

...that the market now sees a Russian sovereign default as certain. But the fall in bond prices is not necessarily an accurate reflection of Russian risk. That is because the recent...

...their positions. "The people who lent the money want their money back," says Mark Smith, bond analyst at HSBC Markets.

<<BL>>

"There is no genuine evaluation of risk at the moment...

...mini-rallies

<<BL>>

Once the selling wave is over, therefore, some of Russia's dollar

bonds are likely to look cheap. This is particularly true of Russia's long-term former...

...margin calls so you have to raise more cash. Often it is the higher value bonds that lose value, because selling them is the easiest way to raise cash. So prices...is worse than expected, because people had had the idea from leaks that the dollar bond option would be a higher proportion of the total."

<<BL>>

Equal treatment for all investors...of the rouble. If the exchange rate goes to R20 to the dollar, then the bond which we have received is worth zero."

<<BL>>

Nor is the situation clear-cut. Ambiguities...

...restructuring

document created confusion among investors. There was an initial reference to "redemption of the bonds at 20% of their nominal value", though the government later said bonds would be redeemed at "nominal value, defined by the average price in roubles on August 14."

<<BL>>

That left it unclear whether the bonds would have the same nominal value, 20% of the nominal value, or the market value on August 14. The most pessimistic assessment - that the bonds carry only 20% of their nominal value - would leave investors with only 3% of the...

...HSBC Markets.

<<BL>>

The Russian government has since attempted to clarify the issue, saying the bonds would be based on market value on August 14. That would leave investors with around...

...in the securities. As MFK's Shtereva

remarks: "The prospect of holding a rouble-denominated instrument to maturity is extremely frightening, given what's happening to the exchange rate."

<<BL>>

One...

2/3,K/5 (Item 1 from file: 340)
DIALOG(R)File 340:CLAIMS(R)/US Patent
(c) 2006 IFI/CLAIMS(R). All rts. reserv.

10296587 2003-0040996

E/SYSTEM AND METHOD FOR MANAGING CONCENTRATION OF CORPORATE DEBT

Inventors: Lederman Lawrence (US)

Assignee: Milbank Tweed Hadley and McCloy LLP

Attorney, Agent or Firm: MILBANK, TWEED, HADLEY & MCCLOY LLP, 1 CHASE
MANHATTAN PLAZA, NEW YORK, NY, 10005-1413, US

	Publication Number	Kind	Date	Application Number	Date
	-----			-----	
	US 20030040996	A1	20030227	US 200264783	20020816
Priority Applic:				US 200264783	20020816
Provisional Applic:				US 60-315543	20010826

Exemplary Claim:

...the method comprising: determining a debt concentration threshold; and associating a condition with a debt instrument, the condition changing at least one parameter of the debt instrument, the condition available when an entity holds more debt instruments than the debt concentration threshold.

Non-exemplary Claims:

...debt, the method comprising: determining a debt concentration threshold; associating a condition with a debt instrument, the condition changing at least one parameter of the debt instrument, the condition available when an entity holds more debt instruments than the debt concentration threshold; issuing the debt instrument with associated condition; monitoring concentration of debt instruments by entities; and changing at least one parameter of the debt instrument

...

...issuing a debt instrument; determining a debt concentration threshold; associating a condition with the debt instrument after issue of the debt instrument, the condition changing at least one parameter of the debt instrument, the condition available when an entity holds more debt instruments than the debt concentration threshold; monitoring concentration of debt instruments by entities; and changing at least one parameter of the debt instrument.

...

...to determine a debt concentration thresholds; and code to associate a condition with a debt instrument, the condition changing at least one parameter of the debt instrument, the condition available when an entity holds more debt instruments than the debt concentration threshold...

...to determine a debt concentration threshold; and code to associate a condition with a debt instrument, the condition changing at least one parameter of the debt instrument, the condition available when an entity holds more debt instruments than the debt concentration threshold...

...to determine a debt concentration threshold; and code to associate a condition with a debt instrument, the condition changing at least one parameter of the debt instrument, the condition available when an entity holds more debt instruments than the debt concentration threshold.

2/3,K/6 (Item 1 from file: 342)

DIALOG(R)File 342:Derwent Patents Citation Indx
(c)2006 The Thomson Corp. All rts. reserv.

05684084 WPI Acc No: 03-418509/39

Corporate debt concentration management method involves associating condition for changing one parameter of debt instrument with specific debt instrument, when number of debt instruments exceeds threshold value -

Patent Assignee: (LEDE/) LEDERMAN L

Author (Inventor): LEDERMAN L

Patent (basic)

Patent No Kind Date Examiner Field of Search

US 2003040996 A1 030227 (BASIC)

Derwent Week (Basic): 0339

Priority Data: US 315543P (010826); US 64783 (020816)
Applications: US 64783 (020816); WO 2002US26494 (020820); GB 20046556 (040323)

Designated States

(National): AE; AG; AL; AM; AT; AU; AZ; BA; BB; BG; BR; BY; BZ; CA; CH; CN; CO; CR; CU; CZ; DE; DK; DM; DZ; EC; EE; ES; FI; GB; GD; GE; GH; GM; HR; HU; ID; IL; IN; IS; JP; KE; KG; KP; KR; KZ; LC; LK; LR; LS; LT; LU; LV; MA; MD; MG; MK; MN; MW; MX; MZ; NO; NZ; OM; PH; PL; PT; RO; RU; SD; SE; SG; SI; SK; SL; TJ; TM; TN; TR; TT; TZ; UA; UG; UZ; VN; YU; ZA; ZM; ZW
(Regional): AT; BE; BG; CH; CY; CZ; DE; DK; EA; EE; ES; FI; FR; GB; GH; GM; GR; IE; IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SK; SL; SZ; TR; TZ; UG; ZM; ZW

Derwent Class: T01

Number of Patents: 003

Number of Countries: 100

Number of Cited Patents: 004

Number of Cited Literature References: 000

Number of Citing Patents: 000

2/3,K/7 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2006 WIPO/Univentio. All rts. reserv.

00991361 **Image available**

SYSTEM AND METHOD FOR MANAGING CONCENTRATION OF CORPORATE DEBT

SYSTEME ET PROCEDE POUR GERER LA CONCENTRATION DE L'ENDETTEMENT DES ENTREPRISES

Inventor(s):

LEDERMAN Lawrence, 783 King Street, Chappaqua, NY 10514-3810, US,

Patent Applicant/Inventor:

Milbank Tweed Hadley & McCloy L L P, 1 Chase Manhattan Plaza, New York, NY 10005, US, US (Residence), US (Nationality)

Legal Representative:

HOLM Christopher L (agent), Milbank Tweed Hadley and McCloy L.L.P., 1 Chase Manhattan Plaza, New York, NY 10005, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200321381 A2-A3 20030313 (WO 0321381)

Application: WO 2002US26494 20020820 (PCT/WO US0226494)

Priority Application: US 2001315543 20010826; US 200264783 20020816

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4085

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... the method comprising determining a debt concentration threshold, and associating a condition with a debt instrument, the condition changing at least one parameter of the debt instrument, the condition available when an entity holds more debt instruments than the debt concentration threshold.

In one embodiment, the debt instrument is issued with the associated condition. In one embodiment, an entity holds more debt instruments than the debt concentration threshold. In one embodiment, concentration of debt instruments by entities is monitored. In one embodiment, the debt concentration threshold is changed. In one embodiment, the entity is an investor. In one embodiment, the investor is an...

...group of investors acting in concert. In one embodiment, associating the condition with the debt instrument occurs before issue of the debt instrument. In one embodiment, associating the condition with the debt instrument occurs after issue of the debt instrument. In one embodiment, the parameter changed by the condition serves to subordinate the debt instrument to other debt instruments. In one embodiment, the parameter changed by the condition serves to restrict voting. In one embodiment, the parameter changed by the condition serves to restrict redemption of the debt instrument. In one embodiment, the parameter changed by the condition serves to change the series of the debt instrument.

Brief Description of Drawings

The foregoing features and other aspects of the invention are explained ...

Claim

... the method comprising:
determining a debt concentration threshold; and
associating a condition with a debt instrument, the condition changing at least one parameter of the debt instrument, the condition available when an entity holds more debt instruments than the debt concentration threshold.

2 A method according to claim 1, further comprising issuing the debt instrument with...debt, the method comprising:
determining a debt concentration threshold;
associating a condition with a debt instrument, the condition changing at least one parameter of the debt instrument, the condition available when an entity holds more debt instruments than the debt concentration threshold;
issuing the debt instrument with associated condition;
monitoring concentration of debt instruments by entities; and
changing at least one parameter of the debt instrument.

19 A method for managing concentration of debt, the method comprising:
issuing a debt instrument;
determining a debt concentration threshold;
associating a condition with the debt instrument after issue of the debt instrument, the condition changing at least one parameter of the debt instrument, the condition available when an entity holds more debt instruments than the debt concentration threshold;
monitoring concentration of debt instruments by entities; and
changing at least one parameter of the debt instrument.

20 Computer ...to determine a debt concentration thresholds; and

code to associate a condition with a debt instrument , the condition changing at least one parameter of the debt instrument , the condition available when an entity holds more debt instruments than the debt concentration threshold.

21 A computer readable medium having computer executable software code stored thereon, the code...

...to determine a debt concentration threshold; and
code to associate a condition with a debt instrument, the condition changing at least one parameter of the debt instrument , the condition available when an entity holds more debt instruments than the debt concentration threshold.
22 A programmed computer for managing concentration of debt, comprising: a memory having at...

...to determine a debt concentration threshold; and
code to associate a condition with a debt instrument , the condition changing at least one parameter of the debt instrument , the condition available when an entity holds more debt instruments than the debt concentration threshold.

2/3,K/8 (Item 1 from file: 541)
DIALOG(R)File 541:SEC Online(TM) Annual Repts
(c) 1987-1997 SEC Online Inc. All rts. reserv.

0831115
MERRILL LYNCH & CO INC - 1994 Annual Report

Publication Date: 12/31/94

TEXT:

...the Corporation recorded a \$17.8 million cumulative effect benefit in 1992. The cumulative effect adjustment recognizes the utilization of previously unrecorded state and local tax benefits. All available alternative minimum...

...share repurchase program, common and preferred dividends declared by the Corporation, and a fair value adjustment related to SFAS No. 115, Accounting for Investments in Certain Debt and Equity Securities.

In...

...the Corporation adopted SFAS No. 115, which increased stockholders' equity by \$21 million (see Accounting Changes in the Notes to Consolidated Financial Statements). In the 1993 fourth quarter, the Corporation's...
...a strong capital base, obtains committed, unsecured, revolving credit facilities (the "Credit Facilities), issues term debt , concentrates debt issuance through Merrill Lynch & Co., Inc. (the "Parent"), and pursues expansion and diversification of...

...alternative funding sources are the proceeds from executing repurchase agreements ("repos") and obtaining secured bank loans , both principally employing unencumbered investment-grade marketable securities. The calculation of proceeds available from repos and secured bank loans takes into account both a conservative estimate of excess collateral required by secured lenders, and...

...Other alternative funding sources include liquidating cash equivalents, securitizing additional home equity and other mortgage loan assets, and drawing on Credit Facilities. At December 30, 1994, the Credit Facilities totaled \$5...

2/3,K/9 (Item 1 from file: 542)
DIALOG(R)File 542:SEC Online(TM) 10-K Reports
(c) 1987-1997 SEC Online Inc. All rts. reserv.

1499596
MERRILL LYNCH & CO INC - 1994 10K Report

Publication Date: 12/30/94

TEXT:

...the Corporation recorded a \$17.8 million cumulative effect benefit in 1992. The cumulative effect adjustment recognizes the utilization of previously unrecorded state and local tax benefits. All available alternative minimum...

...share repurchase program, common and preferred dividends declared by the Corporation, and a fair value adjustment related to SFAS No. 115, "Accounting for Investments in Certain Debt and Equity Securities."

In...

...the Corporation adopted SFAS No. 115, which increased stockholders' equity by \$21 million (see Accounting Changes in the Notes to Consolidated Financial Statements). In the 1993 fourth quarter, the Corporation's...
...a strong capital base, obtains committed, unsecured, revolving credit facilities (the "Credit Facilities"), issues term debt, concentrates debt issuance through Merrill Lynch & Co., Inc. (the "Parent"), and pursues expansion and diversification of...

...alternative funding sources are the proceeds from executing repurchase agreements ("repos") and obtaining secured bank loans, both principally employing unencumbered investment-grade marketable securities. The calculation of proceeds available from repos and secured bank loans takes into account both a conservative estimate of excess collateral required by secured lenders, and...

...Other alternative funding sources include liquidating cash equivalents, securitizing additional home equity and other mortgage loan assets, and drawing on Credit Facilities. At December 30, 1994, the Credit Facilities totaled \$5...

2/3,K/10 (Item 1 from file: 543)
DIALOG(R)File 543:SEC Online(TM) 10-Q Reports
(c) 1987-1997 SEC Online Inc. All rts. reserv.

1444474
MERRILL LYNCH & CO INC - 1995 10Q-A1 Report

Publication Date: 09/29/95

TEXT:

...exempt interest and deductions for dividends received, and expanded international business activities.

The reasons underlying **changes** in expense categories for the first nine months of 1995 are similar to those noted...

...a strong capital base, obtains committed, unsecured, revolving credit facilities (the "Credit Facilities"), issues term **debt** , **concentrates** debt issuance through Merrill Lynch & Co., Inc. (the "Parent"), and pursues expansion and diversification of...

...alternative funding sources are the proceeds from executing repurchase agreements ("repos") and obtaining secured bank **loans** , both principally employing unencumbered investment-grade marketable securities. The calculation of proceeds available from repos and secured bank **loans** takes into account both a conservative estimate of excess collateral required by secured lenders and...

...Other alternative funding sources include liquidating cash equivalents, securitizing additional home equity and other mortgage **loan** assets, and drawing on Credit Facilities. At September 29, 1995, the Credit Facilities totaled \$5...

2/3,K/11 (Item 2 from file: 543)
DIALOG(R)File 543:SEC Online(TM) 10-Q Reports
(c) 1987-1997 SEC Online Inc. All rts. reserv.

1389118
MERRILL LYNCH & CO INC - 1995 10Q Report

Publication Date: 09/29/95

TEXT:

...exempt interest and deductions for dividends received, and expanded international business activities.

The reasons underlying **changes** in expense categories for the first nine months of 1995 are similar to those noted...

...a strong capital base, obtains committed, unsecured, revolving credit facilities (the "Credit Facilities"), issues term **debt** , **concentrates** debt issuance through Merrill Lynch & Co., Inc. (the "Parent"), and pursues expansion and diversification of...

...alternative funding sources are the proceeds from executing repurchase agreements ("repos") and obtaining secured bank **loans** , both principally employing unencumbered investment-grade marketable securities. The calculation of proceeds available from repos and secured bank **loans** takes into account both a conservative estimate of excess collateral required by secured lenders and...

...Other alternative funding sources include liquidating cash equivalents, securitizing additional home equity and other mortgage **loan** assets, and drawing on Credit Facilities. At September 29, 1995, the Credit Facilities totaled \$5...

2/3,K/12 (Item 3 from file: 543)
DIALOG(R)File 543:SEC Online(TM) 10-Q Reports
(c) 1987-1997 SEC Online Inc. All rts. reserv.

1274062
MERRILL LYNCH & CO INC - 1995 10Q Report

Publication Date: 06/30/95

TEXT:

...exempt interest, increased deductions for dividends received, and expanded international business activities.

The reasons underlying changes in expense categories for the first half of 1995 are similar to those noted for...

...a strong capital base, obtains committed, unsecured, revolving credit facilities (the "Credit Facilities"), issues term debt, concentrates debt issuance through Merrill Lynch & Co., Inc. (the "Parent"), and pursues expansion and diversification of...

...alternative funding sources are the proceeds from executing repurchase agreements ("repos") and obtaining secured bank loans, both principally employing unencumbered investment-grade marketable securities. The calculation of proceeds available from repos and secured bank loans takes into account both a conservative estimate of excess collateral required by secured lenders and...

...Other alternative funding sources include liquidating cash equivalents, securitizing additional home equity and other mortgage loan assets, and drawing on Credit Facilities. At June 30, 1995, the Credit Facilities totaled \$5...

2/3,K/13 (Item 1 from file: 545)
DIALOG(R)File 545:Investext(R)
(c) 2006 Thomson Financial Networks . All rts. reserv.

0019152266
PHILIPPINES WEEKLY OUTLOOK - EXTERNAL DEBT CONCENTRATION RISK
SMITH BARNEY CITIGROUP
TRINIDAD, J.
HONG KONG

DATE: June 28, 04
INVESTEXT(tm) REPORT NUMBER: 9642538, PAGE 3 OF 20, TEXT/TABLE PAGE
This is a(n) TOPICAL report.

TEXT:

... practice led to the lower valuation. The excluded transactions cover purchases of government-issued foreign bonds issued by trust departments of local commercial banks. This revision effectively reduced the end-March debt by US\$1.946bn. Without the adjustment, end-March debt should have been US\$58.669bn. No doubt BSP complied with international...

2/3,K/14 (Item 1 from file: 654)
DIALOG(R)File 654:US Pat.Full.

(c) Format only 2006 Dialog. All rts. reserv.

0005188673 **IMAGE Available

Derwent Accession: 2003-418509

System and method for managing concentration of corporate debt

Inventor: Lawrence Lederman, INV

Assignee: Milbank Tweed Hadley & McCloy LLP(02), New York, NY

Correspondence Address: MILBANK, TWEED, HADLEY & MCCLOY LLP, 1 CHASE
MANHATTAN PLAZA, NEW YORK, NY, 10005-1413, US

	Publication Number	Kind	Date	Application Number	Filing Date
Main Patent	US 20030040996	A1	20030227	US 200264783	20020816
Provisional				US 60-315543	20010826

Fulltext Word Count: 4991

Summary of the Invention:

...the method comprising determining a debt concentration threshold, and associating a condition with a debt instrument, the condition changing at least one parameter of the debt instrument, the condition available when an entity holds more debt instruments than the debt concentration threshold...

...embodiment, the change in parameter occurs when an entity holds more debt instruments than the debt concentration threshold. In one embodiment, concentration of debt instruments by entities is monitored. In one embodiment, the debt concentration threshold is changed. In one embodiment, the entity is an investor. In one embodiment, the investor is an...

...group of investors acting in concert. In one embodiment, associating the condition with the debt instrument occurs before issue of the debt instrument. In one embodiment, associating the condition with the debt instrument occurs after issue of the debt instrument. In one embodiment, the parameter changed by the condition serves to subordinate the debt instrument to other debt instruments. In one embodiment, the parameter changed by the condition serves to restrict voting. In one embodiment, the parameter changed by the condition serves to restrict redemption of the debt instrument. In one embodiment, the parameter changed by the condition serves to change the series of the debt instrument

Description of the Invention:

...0029] If system 100 determines at step 210 that the debt concentration threshold is not met, then at step 214, system 100 determines whether there is a change in the threshold. Variations in this format are possible for marketing purposes of new issuances...

...limits on the Board in its re-designation, based on the credit rating of the instrument or the discount at which the notes or debentures are trading in the public market...

...generally you would expect that the company would want to have freedom to make a change at a time and in a percentage it deemed appropriate...

Exemplary or Independent Claim(s):

...the method comprising: determining a debt concentration threshold; and associating a condition with a debt instrument, the condition

changing at least one parameter of the debt instrument , the condition available when an entity holds more debt instruments than the debt concentration threshold...

...debt, the method comprising: determining a debt concentration threshold; associating a condition with a debt instrument , the condition changing at least one parameter of the debt instrument , the condition available when an entity holds more debt instruments than the debt concentration threshold; issuing the debt instrument with associated condition; monitoring concentration of debt instruments by entities; and changing at least one parameter of the debt instrument .

...

...issuing a debt instrument; determining a debt concentration threshold; associating a condition with the debt instrument after issue of the debt instrument , the condition changing at least one parameter of the debt instrument , the condition available when an entity holds more debt instruments than the debt concentration threshold; monitoring concentration of debt instruments by entities; and changing at least one parameter of the debt instrument .

...

...to determine a debt concentration thresholds; and code to associate a condition with a debt instrument , the condition changing at least one parameter of the debt instrument , the condition available when an entity holds more debt instruments than the debt concentration threshold...

...to determine a debt concentration threshold; and code to associate a condition with a debt instrument , the condition changing at least one parameter of the debt instrument , the condition available when an entity holds more debt instruments than the debt concentration threshold...

...to determine a debt concentration threshold; and code to associate a condition with a debt instrument , the condition changing at least one parameter of the debt instrument , the condition available when an entity holds more debt instruments than the debt concentration threshold.

2/3,K/15 (Item 1 from file: 774)

DIALOG(R) File 774:EdgarPlus(TM)-Prospectuses
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015074923

BANC OF AMERICA MTG SEC INC CER SE 05 11

Document Type:	PROSP
Form Type:	424B5
Document Date:	20051128
Document Control Number:	05122840
Company Number:	B102575223

TABLE OF CONTENTS

LOCATOR

DOC

A1	COVER-PAGE
A2	TABLE-OF-CONTENTS SUMMARY
A4	THE-TRANSACTION
A5	RISK-FACTORS
A6	DESCRIPTION-OF-SECURITIES
A7	USE-OF-PROCEEDS
A8	PLAN-OF-DISTRIBUTION
A9	LEGAL-MATTERS
B0	TABLE-OF-CONTENTS
B1	SUMMARY
B2	THE-TRANSACTION
B3	RISK-FACTORS
B4	DESCRIPTION-OF-SECURITIES
B5	SUPERVISION-REGULATION
B6	PLAN-OF-DISTRIBUTION
B7	USE-OF-PROCEEDS
B8	LEGAL-MATTERS

2/3,K/16 (Item 1 from file: 775)
DIALOG(R) File 775:EdgarPlus(TM)-Reg. Statements
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03926316

PHOENIX EDGE SERIES FUND

Document Type: REGST
Form Type: N-14
Document Date: 20030123
Document Control Number: 03522778
Company Number: P438635000

LOCATOR TABLE OF CONTENTS

	DOC
A1	COVER-PAGE
A2	PROSPECTUS-COVER-PAGE
A3	TABLE-OF-CONTENTS
A4	RISK-FACTORS
A5	THE-TRANSACTION
A6	LEGAL-MATTERS
A7 EXHIBIT A	ACQUISITION-REORGANIZATION-PLAN
A8	ACQUISITION-REORGANIZATION-PLAN
A9	TABLE-OF-CONTENTS
B0	RISK-FACTORS
B1	MANAGEMENT
B2	EXPERTS
B3	TABLE-OF-CONTENTS
B4	TABLE-OF-CONTENTS
	FINANCIAL-STATEMENTS
B6	BALANCE-SHEET
	INCOME-STATEMENT
	SELECTED-FINANCIAL
	FINANCIAL-STATEMENTS
C0	BALANCE-SHEET
	INCOME-STATEMENT
	SELECTED-FINANCIAL
	FINANCIAL-STATEMENTS

C4	BALANCE-SHEET INCOME-STATEMENT FINANCIAL-STATEMENTS
C7	BALANCE-SHEET INCOME-STATEMENT FINANCIAL-STATEMENTS
D0	BALANCE-SHEET INCOME-STATEMENT SELECTED-FINANCIAL FINANCIAL-STATEMENTS
D4	BALANCE-SHEET INCOME-STATEMENT SELECTED-FINANCIAL FINANCIAL-STATEMENTS
D8	BALANCE-SHEET INCOME-STATEMENT SELECTED-FINANCIAL FINANCIAL-STATEMENTS
E2	BALANCE-SHEET INCOME-STATEMENT SELECTED-FINANCIAL FINANCIAL-STATEMENTS
E6	BALANCE-SHEET INCOME-STATEMENT FINANCIAL-STATEMENTS
E9	BALANCE-SHEET INCOME-STATEMENT SELECTED-FINANCIAL FINANCIAL-STATEMENTS
G3	BALANCE-SHEET INCOME-STATEMENT SELECTED-FINANCIAL FINANCIAL-STATEMENTS
G7	BALANCE-SHEET INCOME-STATEMENT SELECTED-FINANCIAL FINANCIAL-STATEMENTS
H1	BALANCE-SHEET INCOME-STATEMENT SELECTED-FINANCIAL FINANCIAL-STATEMENTS
H5	BALANCE-SHEET INCOME-STATEMENT SELECTED-FINANCIAL FINANCIAL-STATEMENTS
H9	BALANCE-SHEET INCOME-STATEMENT SELECTED-FINANCIAL FINANCIAL-STATEMENTS
I3	BALANCE-SHEET INCOME-STATEMENT SELECTED-FINANCIAL FINANCIAL-STATEMENTS
I7	BALANCE-SHEET INCOME-STATEMENT FINANCIAL-STATEMENTS
J0	BALANCE-SHEET INCOME-STATEMENT FINANCIAL-STATEMENTS
J3	BALANCE-SHEET INCOME-STATEMENT

	FINANCIAL-STATEMENTS
J6	BALANCE-SHEET
	INCOME-STATEMENT
	SELECTED-FINANCIAL
	FINANCIAL-STATEMENTS
K0	BALANCE-SHEET
	INCOME-STATEMENT
	SELECTED-FINANCIAL
	FINANCIAL-STATEMENTS
K4	BALANCE-SHEET
	INCOME-STATEMENT
	FINANCIAL-STATEMENTS
K7	BALANCE-SHEET
	INCOME-STATEMENT
	SELECTED-FINANCIAL
	FINANCIAL-STATEMENTS
K9	BALANCE-SHEET
	INCOME-STATEMENT
	FINANCIAL-STATEMENTS
K9	BALANCE-SHEET
	INCOME-STATEMENT
	SELECTED-FINANCIAL
	FINANCIAL-STATEMENTS
K9	BALANCE-SHEET
	INCOME-STATEMENT
	SELECTED-FINANCIAL
	FINANCIAL-STATEMENTS
K9	BALANCE-SHEET
	INCOME-STATEMENT
	SELECTED-FINANCIAL
	FINANCIAL-STATEMENTS
K9	INDEMNIFICATION
K9	EXHIBITS-SCHEDULES
K9	UNDERTAKINGS
K9	SIGNATURES
	EXHIBITS
L2	EXHIBIT EX-99.1 ADDITIONAL-EXHIBITS
L3	EXHIBIT 99.11 OPINION-LEGALITY
L4	EXHIBIT 14 CONSENTS-EXPERTS-COUNSEL
L5	EXHIBIT 17(d) ADDITIONAL-EXHIBITS

2/3,K/17 (Item 1 from file: 778)
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	TABLE OF CONTENTS
LOCATOR	
	DOC
	EXHIBITS
L2	EXHIBIT

[illegible]

2/3,K/18 (Item 1 from file: 993)
DIALOG(R)File 993:NewsRoom 2004
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10-Q/A: PRINCIPAL FINANCIAL GROUP INC
EDGAR Online
Friday, February 13, 2004
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...asset accumulation products and services to businesses and individuals in the U.S., with a **concentration** on small and medium-sized businesses, which we define as businesses with fewer than 1...to a \$6.3 million decrease from the Life and Health Insurance segment, resulting from **changes** in the individual life insurance dividend scale and a decrease in the dividend interest crediting...

...and the inclusion of income (loss) from discontinued operations and the cumulative effect of accounting changes, net of related income taxes, net income increased \$615.5 million to \$542.4 million...

...operations was related to our sale of BT Financial Group. The cumulative effect of accounting **changes** were related to our implementation of FIN 46 in 2003 and our implementation of SFAS...

...operating earnings, which excludes the effect of net realized/unrealized capital gains and losses, as adjusted, and other after-tax adjustments, for goal setting, determining employee compensation, and evaluating performance on a basis comparable to that used by securities analysts. Segment operating earnings are determined by adjusting U.S. GAAP net income for net realized/unrealized capital gains and losses, as adjusted, and other after-tax adjustments we believe are not indicative of overall operating trends. Note...

...losses), as adjusted (2)..... 1.8...

...realized/unrealized capital gains (losses) include unrealized gains (losses)

on mark to market changes of certain seed money investments and investments

classified as trading securities, as well as unrealized gains (losses) on certain derivatives. Net realized/unrealized capital gains (losses), as adjusted, are net of income taxes, net realized capital gains and losses distributed, minority interest capital gains and losses, related changes in

the amortization pattern of deferred policy acquisition costs, recognition of

front-end fee revenues...

...losses), as adjusted \$ 1.8...

...other after-tax adjustments of \$9.0 million included (1) the positive effect of a change in the estimated loss on disposal of BT Financial Group (\$12.4 million) and (2) the negative effect of a cumulative effect of an accounting change related to the implementation of FIN 46 (\$3.4 million). For the three months ended...

...other after-tax adjustments of \$7.9 million included (1) the positive effect of a change in the estimated loss on disposal of BT Financial Group (\$11.3 million) and (2) the negative effect of a cumulative effect of an accounting change related to the implementation of FIN 46 (\$3.4 million). For the nine months ended...

...of \$490.8 million included the negative effects of: (1) a cumulative effect of accounting change related to our implementation of SFAS 142 (\$280.9 million); (2) the loss from discontinued... Loan servicing..... \$ 168.8 \$ 149.5...

... Loan production..... 69.7 163.4...

... Loan servicing..... 187.9 146.4...

... Loan production..... 53.4 51.5...

...losses, as adjusted - -

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...

...2003, from \$312.9 million for the three months ended September 30, 2002. Residential mortgage loan production revenues decreased \$93.7 million due to a decrease in gains on the sale of mortgage loans reflecting rising interest rates, as well as a change in accounting due to the adoption of FIN 46. The decrease in gains was slightly offset by an increase in mortgage loan production to \$18.1 billion for the three months ended September 30, 2003, compared to \$11.1 billion for the same period a year ago. Residential mortgage loan servicing revenues increased \$19.3 million, which reflects an increase in the residential mortgage loan servicing portfolio. The average balance of the servicing portfolio was \$116.2 billion for the
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